# NAIC LOSS COST DATA ENTRY DOCUMENT

| | | |
|---|---|---|
| **1.** | This filing transmittal is part of Company Tracking # | |

| | | |
|---|---|---|
| **2.** | If filing is an adoption of an advisory organization loss cost filing, give name of Advisory Organization and Reference/ Item Filing Number | **N/A** |

| | | Company Name | | Company NAIC Number |
|---|---|---|---|---|
| **3.** | **A.** | **American Reliable Insurance Company** | **B.** | **19615** |

| | | Product Coding Matrix Line of Business (i.e., Type of Insurance) | | Product Coding Matrix Line of Insurance (i.e., Sub-type of Insurance) |
|---|---|---|---|---|
| **4.** | **A.** | | **B.** | |

**5.**

| (A) COVERAGE (See Instructions) | (B) Indicated % Rate Level Change | (C) Requested % Rate Level Change | FOR LOSS COSTS ONLY (D) Expected Loss Ratio | (E) Loss Cost Modification Factor | (F) Selected Loss Cost Multiplier | (G) Expense Constant (If Applicable) | (H) Co. Current Loss Cost Multiplier |
|---|---|---|---|---|---|---|---|
| **LOB 55 – Fire & Allied** | **12.2%** | **7.1%** | | | | | |
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |
| TOTAL OVERALL EFFECT | **12.2%** | **7.1%** | | | | | |

FILED
By Becky Harrington at 3:28 pm, 11/7/07
PROPERTY & CASUALTY
ARKANSAS INSURANCE DEPARTMENT

**6.** 5 Year History Rate Change History

| Year | Policy Count | % of Change | Effective Date | State Earned Premium (000) | Incurred Losses (000) | State Loss Ratio | Countrywide Loss Ratio |
|---|---|---|---|---|---|---|---|
| **2003** | **120** | | | **91** | **1** | **1.6%** | **54.0%** |
| **2004** | **1** | | | **17** | **19** | **114.1%** | **50.8%** |
| **2005** | **15** | | | **3** | **0** | **0.0%** | **126.1%** |
| **2006** | **627** | **7%** | **2/1/2006** | **123** | **102** | **83.0%** | **47.5%** |
| **2007** | **426** | | | **104** | **89** | **86.3%** | **47.0%** |
| | | | | | | | |
| | | | | | | | |

**7.**

| Expense Constants | Selected Provisions |
|---|---|
| A. Total Production Expense | **20.7%** |
| B. General Expense | **4.9%** |
| C. Taxes, License & Fees | **3.7%** |
| D. Underwriting Profit & Contingencies | **5.0%** |
| E. Other (explain) | **0.0%** |
| F. TOTAL | **34.3%** |

**8.** **N/A** Apply Lost Cost Factors to Future filings? (Y or N)
**9.** **134%** Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): B
**10.** **-38%** Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): C